

The easy way to an energy certificate

If the quality of the building shell, the overall energy efficiency and the direct CO₂ emissions of your home reach a certain energy class, you can benefit from the many advantages of a Cantonal Energy Certificate for Building (CECB®) or Norm Verified Class.

What is the Norm Verified Class?

The Verified Class energy certificate from Norm Technologies Ltd was created to simplify the path to a green mortgage. Norm's software enables the energy efficiency of a building to be determined without the need for an expert to visit the building. This shortens the waiting time and reduces costs.

The advantages of Norm Verified Class

- Professional online appraisal of the property with regard to the efficiency of the building shell, the overall energy efficiency and CO₂ emissions by specialists.
- The time required to enter the property data is only 15–30 minutes.
- You will receive the result within two to three weeks.
- The Norm Verified Class costs CHF 650.00 excl. VAT for a single-family home and CHF 950.00 excl. VAT for an apartment building.

The easy way to Norm Verified Class

1. Enter property data

Simply enter the property data directly via the web app on a desktop or mobile. The following are required:

- Building data (year of construction, renovation years, heating system, past renovations etc.)
- Building plans
- Invoices (electricity and heating bills)
- Photos

2. Data preparation

The data is checked for completeness, with any missing or incomplete data being subsequently requested. For this purpose, authorisation is obtained from the property owner directly via signature on their smartphone. In most cases, it is not necessary for the specialist to inspect the property.

If no plans are available, they can be drawn up by Norm Technologies at a surcharge.

3. Energy analysis & issue of certificate

Your Norm Verified Class certificate will be issued directly online within two to three weeks.

You can order your Norm Verified Class here:

<http://swisslife.norm.ch/en>

What is the CECB®?

The CECB® is the official energy label of the cantons and shows the energy class of the building shell, building technology and direct CO₂ emissions in seven classes (A to G). The CECB® is determined using a calculation methodology that is standardised across Switzerland.

<https://www.geak.ch/der-geak/was-ist-der-geak/>
(DE, FR, IT only)

The advantages of the CECB®

- Professional on-location appraisal of the property with regard to the efficiency of the building shell, the overall energy efficiency and CO₂ emissions by specialists.
- The CECB® offers owners and tenants transparent information about the energy efficiency of their building. This enables them to better understand energy consumption and, where appropriate, to take measures to improve energy efficiency.
- In some cases, there is an entitlement to cantonal funding and subsidies for the implementation of measures to enhance energy efficiency with CECB® Plus.

The easy way to a CECB® certificate

1. Choose a CECB® expert

Choose a CECB® expert near you.

A list of all experts can be found at

<https://www.GEAK.ch/experten/experten-finden/>
(DE, FR, IT only)

2. Request different offers

The cost of issuing CECB® and CECB® Plus certificates varies according to the building, region and expert.

We recommend that you obtain several offers with a precise service description. The time span from the request for an offer to the issue of the CECB® certificate may vary. We recommend applying for the certificate in good time (approx. one or two months prior to interest rate fixing)

3. Check whether subsidies are available

Most cantons and some municipalities support the issue of CECB® Plus certificates. Subsidies must always be applied for prior to the start of the renovation work. Contact your CECB® expert or cantonal energy office. The addresses of the energy offices can be found at <https://www.geak.ch/der-geak/foerderung/>
(DE, FR, IT only)

4. Establish the current condition of your building

The proper issue of a CECB®/CECB® Plus document includes an inspection of the building by a CECB® expert.

5. Have the CECB® or CECB® Plus certificate issued

The expert issues the CECB® document using the CECB® online tool. The building energy certificate is recorded in a central database, where it can be accessed during its validity period of up to ten years.

6. Discuss current situation and define next steps

The CECB®/CECB® Plus documents will be provided to you in electronic and paper form. You can then discuss the current condition of your building as well as the potential options for an energy-related renovation together with the CECB® expert.

Important information

Renovations

Planned ecological renovations can also benefit from the attractive interest rates offered by a green mortgage. Any measures must be taken within 24 months of receiving financing and a valid energy certificate must then be presented for the property.

Renovations are planned and carried out using CECB® Plus (a CECB® incl. advisory report) or Norm Verified Plan.

The CECB® Plus/Norm Verified Plan must be obtained before the renovation work begins. When making a mortgage application, the CECB® Plus/Norm Verified Plan must be submitted together with quotes for the renovation work.

Costs

Norm Verified Class

- Single-family home CHF 650.00 excl. VAT
- Apartment building CHF 950.00 excl. VAT

Norm Verified Plan (for renovations)

- Single-family home CHF 1400 excl. VAT
- Apartment building CHF 1800 excl. VAT

CECB® (indicative prices)

- Single-family home CHF 700–1000
- Apartment building CHF 1500–1800

CECB® Plus

(indicative prices for renovations without subsidies)

- Single-family home CHF 1800–2400
- Apartment building CHF 2000–3500

Please note

To qualify for a green mortgage, properties less than 12 months old must have a Norm Verified Class or CECB® class A or B.

A Norm Verified Class/CECB® class A, B or C is accepted for older properties. All three efficiency values – the quality of the building shell, the overall energy balance and the direct CO₂ emissions – must meet Swiss Life's environmental sustainability criteria.

The energy certificate must be submitted no later than three weeks following the fixing of interest rates. If this deadline is not met, regular Swiss Life mortgage rates will apply.



Answers to your questions

Mortgage solutions can be structured in different ways and can vary depending on your situation in life. It is advisable to obtain advice that is tailored to your specific circumstances.



Contact your advisor or give us a call!

Our mortgage team would be happy to help you further on 0800 873 872.
www.swisslife.ch/mortgages

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